

7A Am. Jur. 2d Automobiles § 168

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Automobiles and Highway Traffic

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III. Licensing, Taxation, and Registration

D. Financial Responsibility or Security Requirements

1. In General

a. Overview

§ 168. Financial responsibility or security requirements for drivers, generally

[Topic Summary](#) | [Correlation Table](#) | [References](#)

West's Key Number Digest

West's Key Number Digest, [Automobiles](#)  88 to 95, 144.1(4), 144.2(7)

Statutes known as financial responsibility laws are intended to discourage careless driving or to mitigate its consequences¹ by making proof of financial responsibility a condition of the granting of a driver's license or certificate of registration,² or by providing for the suspension or revocation of a driver's license or certificate of registration for failure to satisfy a final judgment or furnish proof of responsibility after an accident³ or a violation of a motor vehicle statute.⁴ Although some of these statutes have features which are common to those provided in so-called compulsory insurance acts, they are different; a financial responsibility act, for example, does not require that every motorist carry insurance.⁵

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Footnotes

- 1 Kesler v. Department of Public Safety, Financial Responsibility Division, State of Utah, 369 U.S. 153, 82 S. Ct. 807, 7 L. Ed. 2d 641 (1962) (overruled in part on other grounds by, Swift & Co. v. Wickham, 382 U.S. 111, 86 S. Ct. 258, 15 L. Ed. 2d 194 (1965)) and (overruled in part on other grounds by, Perez v. Campbell, 402 U.S. 637, 91 S. Ct. 1704, 29 L. Ed. 2d 233 (1971)); Woods v. Department of Motor Vehicles, 211 Cal. App. 3d 1263, 259 Cal. Rptr. 885 (4th Dist. 1989); Russell v. State, Dept. of Motor Vehicles, 247 Neb. 885, 531 N.W.2d 212 (1995).
- 2 § 171.
- 3 §§ 172, 173.

- 4 § 173.
- 5 Best v. Auto-Owners Ins. Co., 540 So. 2d 1381 (Ala. 1989); Allstate Ins. Co. v. Starke, 797 P.2d 14 (Colo. 1990); Bob-Boyd Lincoln Mercury v. Hyatt, 32 Ohio St. 3d 300, 513 N.E.2d 331 (1987); Ellis v. Rhode Island Public Transit Authority, 586 A.2d 1055 (R.I. 1991).

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